made to it from the total income of the donor Company. Presently, no application from any association or institution is pending for consideration for issue of notification in this regard.

Easing of NPA provisioning rules for urban co-operative banks

2201. SHRI RAJKUMAR DHOOT: Will the Minister of FINANCE be pleased to state:

(a) whether it is a fact that RBI has eased NPA provisioning rules for Urban Co-operative Banks;

(b) if so, the details thereof and the reasons therefor; and

(c) its impact on other Banks?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI S.S. PALANIMANICKAM): (a) and (b) Yes, Sir. RBI has permitted certain categories of Urban Cooperative Banks (UCBs) *viz*, unit banks *i.e.* banks having a single branch/Head Office with deposits upto Rs. 100 crore and banks having multiple branches within a single district with deposits upto Rs. 100 crore, to classify Loan Accounts as NPAs based on 180 days delinquency norm instead of the extant 90 days norm. The relaxation has been given for the explicit purpose of enabling the UCBs concerned to transit to the 90 days/NPA norm in the year 2007-08 by building up adequate provisions and strengthening their appraisal, disbursement and post disbursement procedures. The relaxation will be in force upto 31.03.2008.

(c) Banks that do not fall in the above category shall classify their loan accounts as NPA as per 90 days/norm as hitherto.

PSUs in Punjab

2202. SHRI DHARAM PAL SABHARWAL: Will the Minister of HEAVY INDUSTRIES AND PUBLIC ENTERPRISES be pleased to state:

(a) the details of Public Sector undertakings functioning at present in Punjab;